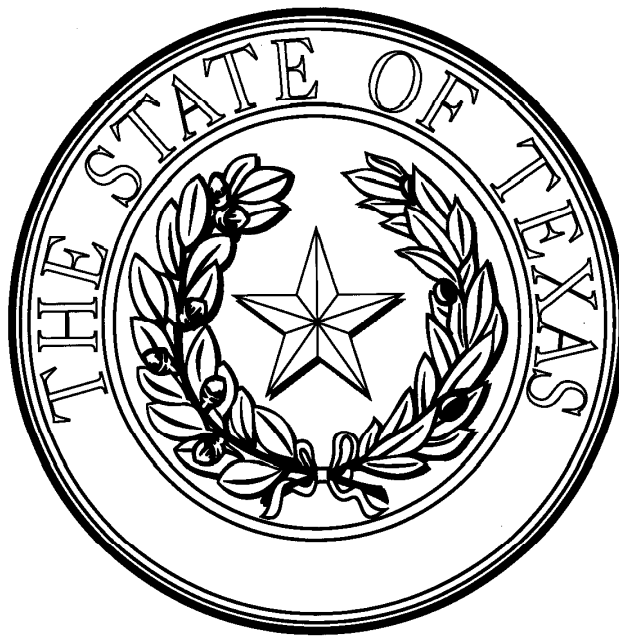


2014
Texas Capital Fund
Real Estate and Infrastructure
Project Detail and Business
Documentation Application



Texas Department of Agriculture
1700 N. Congress
P.O. Box 12847
Austin, Texas 78711

TO: Non-Entitlement Government Entity (Applicant)

FROM: Texas Department of Agriculture (TDA)

SUBJECT: Project Detail and Business Documentation Application for the Texas Capital Fund
Infrastructure & Real Estate Development Programs – Program Year 2013

Thank you for your interest in the Texas Capital Fund (TCF). TCF was created to improve the Texas economy by encouraging business development, retention, or expansion. These goals are accomplished by providing infrastructure grants, real estate development funds, and main street improvement funds to qualified applicants.

This document provides the list of items, documents and forms for submission of the “Project Detail” Application, after the Short Form Application has been submitted and the application is determined by the Department to be in the funding range. These forms may also be obtained through e-mail. Please contact TDA or refer to the online Guidelines for comprehensive information pertaining to the Texas Capital Fund program. This application and any requests for additional information should be addressed to:

Texas Capital Fund
Office of Rural Affairs
Texas Department of Agriculture
1700 N. Congress
Stephen F. Austin Bldg., Rm. 220
Austin, Texas 78701

FAX (888) 216-9867
e-mail: matthew.schmidt@TexasAgriculture.gov
Website: <http://www.TexasAgriculture.gov>

TDD/ITT 1-800-735-2988. The Texas Department of Agriculture is an equal opportunity employer/program. Auxiliary aids and services will be made available upon request to individuals with disabilities.

Application/Review checklist for Texas Capital Fund Infrastructure & Real Estate Development Programs

The following items **must** be included in the application in the order in which they are listed, and **all documents must be originals**. Only one complete application should be submitted in a three-ring binder with tabs identifying each section. **All documentation must be placed in the appropriate section. Failure to comply may result in unnecessary delay of the review and evaluation of the application and/or a more extensive clarification/deficiency letter.**

If the Project Detail application is found to be substantially incomplete it may be denied upon staff review and recommendation. Applications in the “funding range” will be given 30 business days to submit the complete Project Detail and Business Documentation identified in the following checklist. After receipt of the “Project Detail” information, applications that still have deficiencies or need further clarification will be given 10 business days to satisfy those deficiencies before the evaluation process is continued.

Note: All information submitted in the *Short Form Application* or in this *Project Detail and Business Documentation* is subject to public access and review under the *Open Records Act*, as determined by Department legal counsel.

^a indicates information generally prepared/submitted by the applicant & the business(es)

^b indicates information generally prepared/submitted by the business(es)

^c indicates information generally prepared/submitted by the applicant

For Department Use Only	TEXAS CAPITAL FUND (All pages referenced are in the Application unless otherwise noted) Application Contents	Applicant Use Initial if complete NA if not applicable
Complete Incomplete		

Presentation of Application ^c

		1. Originals only	
		2. Application presented in a three-ring binder with divider tabs	

Section A - Employment Forms/Letters and Low and Moderate Income (LMI) Documentation ^b

Must be provided by each business in “multiple business” applications.

		1. If the business(es) are claiming retained jobs provide documentation to support job retention please provide a completed <i>Family Income/Size Certification</i> forms for all retained jobs – see page 7 Also, provide all other documentation to support job retention. (see <i>Guidelines, pg. 13</i>)	
		2. If using Census information to support low/moderate income beneficiaries, please provide that documentation. (see <i>Guidelines, pg. 14 & 15</i>)	

Section B - Sources and Uses and Budget Justifications ^a

		1. <i>Sources and Uses of Funds</i> Form – see pages 8	
		2. Budget Justifications (see <i>Guidelines, pg. 20</i>)	

(All items listed below are required for TCF dollars requested, match injection, and equity injection, unless otherwise noted.)

a. Land or building acquisition, building construction and/or improvements, or real estate equity

		1. Appropriate value documentation of property (i.e. current county tax appraisal or 3 rd party state certified appraisal)	
		2. Lien Search (for equity value documentation only)	
		3. Required documentation on unimproved land purchased no more than 90 days prior to the application due date: i.e. canceled checks, settlement statements, receipts (match value only) see <i>Guidelines, pg. 20</i>	
		4. Complete legal description	

For Department Use Only Complete Incomplete	TEXAS CAPITAL FUND (All pages referenced are in the Application unless otherwise noted) Application Contents	Applicant Use Initial if complete NA if not applicable

b. Engineering/Architectural Services

		1. Description of services and related costs	
		2. Name of individual/firm who prepared the justification, date of preparation & engineer's seal	

c. Infrastructure

		1. Quantity/size	
		2. Type of material	
		3. Labor costs must include Davis-Bacon wage rates (if TCF funded)	
		4. Statement for minimum improvements	
		5. Name of individual/firm preparing statement, date, & engineer's seal	
		6. Transcribed locations of each length of infrastructure to include To, From, Along, & Distance in linear feet (see in <i>Guidelines</i> , pg. 21)	
		7. Support Information for Infrastructure Projects – see pages 9-10	

d. Building Construction/Rehabilitation

		1. Size of building and specifications	
		2. Itemized material/construction activity costs	
		3. Description of construction/rehabilitation activities	
		4. Labor costs must include Davis-Bacon wage (if TCF funded)	
		5. Architectural and/or engineering costs and name of individual/firm	

e. Machinery and Equipment (match only)

		1. Type and description	
		2. Itemized price/value listing for new purchases	
		3. Appropriate market value for existing M/E (for equity value only)	
		a. Itemized market value list for existing M/E	
		b. Invoice if purchased less than 1 year previous to application	
		c. 3 rd party value appraisal with credentials (dated less than 1 year)	
		4. Required documentation on existing machinery & equipment; i.e. canceled checks, invoices, and receipts. (see <i>Guidelines</i> , pg. 21)	
		5. Lien search (for equity value only)	

f. Working Capital (match only)

		1. Description (inventory, salaries, operational costs, etc.)	
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g. Administration Costs

		3. Color Coded Infrastructure Site Plan/Map – With Key , drawn to scale, identifying public/private infrastructure improvements (if applicable), (see <i>Guidelines</i> , pg. 24-25)	
		4. Color coded Project Site Plan – With Key , drawn to scale, identifying improvements and location of all businesses and buildings benefiting from the improvements AND/OR site survey (if existing). (see <i>Guidelines</i> , pg. 24-25)	
		5. Area Map , drawn to scale, showing project site location in community (see <i>Guidelines</i> , pg. 24-25)	

For Department Use Only Complete Incomplete	TEXAS CAPITAL FUND (All pages referenced are in the Application unless otherwise noted) Application Contents	Applicant Use Initial if complete NA if not applicable
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Section C – A complete Business Plan^b – see Appendix A

Must be provided by each business in “multiple business” applications.

Please have company provide detailed information on all business plan topics. A lack of adequate information will result in a deficiency for that topic.

		1. Business History (include information on business strengths and business weaknesses, legal structure, owners, etc.)	
		2. Product/Services (include information on business strengths and business weaknesses, legal structure, owners, etc.)	
		3. Market (include information on product demand, total market, target market, competition, the niche of the business, etc.)	
		4. Operations (include information on location, physical facility, area labor market, suppliers, employee training requirements, regulatory requirements, etc.)	
		5. Marketing (include information on how the business intends to market product, promotions, advertising, distribution channels, customer conveniences, etc.)	
		6. Management history and Organization Chart	
		7. Description of Proposed TCF Project	
		8. Business References	
		9. Resumes (Must include a resume for each person with 20 percent or more ownership and the management team)	
		10. Written response to “Does your business, its owners or majority stockholders own a 20 percent interest or more in another business?”	
		11. Written response to “Do you buy, sell to, or use the services of any concern in which someone in your business has a significant financial interest?”	

Section D - Business Profile^b

Must be provided by each business in “multiple business” applications.

		1. Authorization to Investigate Credit and Disclosure Form – Individual (see page 11)	
		3. Corporate/Partnership Disclosure Form (see page 12)	
		1. Corporate Resolution (identifying authorized individuals)	
		4. Certificate of Good Standing from Comptroller's Office	
		5. Assumed Name Certificate (dba form)	
		6. Financial Review Letter – Letter from Applicant confirming financial capability of company.	

Section E - Applicant Representations and Forms^c

		1. Applicant Resolution (see page 15)	
		2. Local Citizen Complaint Procedures (see sample pages 16-19 and <i>Guidelines</i> , pg. 22)	

Section F - Public Hearing/Notice^c (see *Guidelines*, pg. 23)

		1. Public Hearing Notice (publishers affidavit or tear sheet)	
		2. 2nd Public Notice (publishers affidavit or tear sheet)	
		3. Listing of local organizations notified of public hearing	

Section G - Applicant Financials and Budget^c

		1. Community Needs Assessment Questionnaire (see page 20)	
		2. Most recent audited financial statement	
		3. Current year fiscal operating budget w/adoption resolution	

Section H - Program Income and Fair Housing^c

		1. Program Income Report (see page 21)	
		2. Fair Housing Activities Report (see page 21)	

		Section I - Disclosure Report^c with instructions (see pages 22-26)	
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For Department Use Only Complete Incomplete	TEXAS CAPITAL FUND (All pages referenced are in the Application unless otherwise noted)	Applicant Use
	Application Contents	Initial if complete NA if not applicable

Additional Items for Real Estate Development Program

Section J - Acquisition ^b

		Earnest Money Contract for the proposed land and/or building that will be acquired with TCF monies. This contract should be assignable or transferable to the Applicant, if initiated by another entity.	
--	--	---	--

Section K- Shared Ownership of Real Estate ^c (see *Guidelines, pg. 15*) Since the TCF program may not provide sufficient funds for the needed real estate, a local economic/industrial development organization may share in the ownership, if they provide a portion of the funding. In this case provide the following information for such organization.

		1. Resolution by organization authorizing contribution/participation	
		2. Articles of Incorporation and By-laws – these must show ability to engage in economic development activities	
		3. Evidence of financial ability/commitment , if not provided in Section C	

Section L - Survey of Other Vacant Buildings ^c

		1. Applicant must identify any other available commercial buildings in the community and document suitability for business. This should include size of building, location, type of structure, amenities, etc.	
--	--	--	--

We, as applicants of the Texas Capital Fund, Certify that the information, exhibits, and schedules contained herein are true and accurate statements, and represent fairly the financial condition as of the date stated herein:

City/County

Typed or Printed Name
Signature
Local Government Title
Date

Business(es)

Typed or Printed Name
Signature
Business Title
Date

Business(es)

Typed or Printed Name
Signature
Business Title
Date

Typed or Printed Name
Signature
Business Title
Date

TEXAS CAPITAL FUND

For Office Use Only:

Low/Mod: Yes ☐

No ☐

FAMILY INCOME/SIZE CERTIFICATION FORM

Applicant _____

Business _____

Please **print** all information below.

1. Employee Name _____

First

Middle

Last

2. Employee ID Number _____

3. Current Job Title _____

4. Date Hired _____

5. Including yourself, spouse, and dependents living with you, how many people are in your family? _____

County Name _____

Family Size	One Person	Two Persons	Three Persons	Four Persons	Five Persons	Six Persons	Seven Persons	Eight Persons
Income Limit 80%								
Income Limit 50%								
Income Limit 30%								

6. Combined total family income for the most recent twelve (12) months, starting this month, was:

(circle one) **ABOVE** **AT** **or** **BELOW**

the income limit for a family with _____ persons.
(answer from question #5)

7. Were you unemployed prior to applying for work with this company? Yes No

Signature _____

Date _____

AFFIRMATIVE ACTION INFORMATION

Answers to the following questions are **voluntary**. Your cooperation is appreciated.

Year of Birth: _____ Veteran Status: _____
 Veteran ☐ Vietnam Era Vet ☐ Disabled Vet ☐

Disabled

Yes ☐

No ☐

Sex: Male ☐

Female ☐

Race/Ethnic Origin:

American Indian ☐

Black ☐

Caucasian ☐

Hispanic ☐

Other ☐

Sources and Uses of Funds

Name of Assisted Business _____				Applicant Name _____				
Activity	TCF Injection	Private/Corporate Injection		Private Lender's Injection		Other Sources Injection		TOTAL
	\$\$	Source	\$\$	Source	\$\$	Source	\$\$	\$\$
1. Real Estate								
Acquisition								
Equity								
2. Engineering								
3. Infrastructure								
4. Bldg. Construction								
5. M&E-Acquisition								
Equity								
6. Working Capital								
7. Sub-Total								
8. Administration								
9. TOTAL								

NOTE: All dollar amounts should be rounded to the nearest one hundred dollars (\$100)

The project amounts, both TCF and match, specified above will be used as the basis for the project amounts identified in the award and contract. Frequently, there are costs and/or expenses in addition to those detailed above. Although, this information will not be used in evaluating the application, please let us know approximately how much the project will total: \$_____.

SUPPORT INFORMATION FOR INFRASTRUCTURE PROJECTS

Provide the following information for any infrastructure activity (included on the *Sources and Uses of Funds*):

(1) Water Improvements

- (a) Indicate when the treatment facility was constructed.
- (b) If reconstruction or replacement of lines is involved, indicate when the existing line(s) were installed, the diameter(s) of the existing line(s), the material type of the existing lines, and the previous history regarding line cleaning or TVed.
- (c) Indicate the design flow and/or population capacity for the existing facility before and after any proposed improvements.
- (d) Indicate the source of water for the system.
- (e) Indicate the average daily and peak time demands for the existing jurisdiction before and after any proposed expansion relating to this project.
- (f) Indicate if any of the existing capacity/pressure improvements and any of the proposed improvements (such as looping or gate valves) are primarily for fire protection. Indicate if fire hydrants currently exist and if any are being proposed for this project. Does the applicant have an adequate water supply, adequate water pressure, and an adequate number of fire hydrants to fight local fires?
- (g) Indicate if acquisition of real property (including easements and rights-of-way) is needed for this project.
- (h) Indicate if there are any special assessments, including service connection costs and fees, involved relating to this project.

(2) Drainage and Wastewater Improvements

- (a) Indicate when the treatment units were constructed.
- (b) If reconstruction or replacement of lines is involved, indicate when the existing line(s) were installed, the diameter(s) of the existing line(s), the material type of the existing lines, and the previous history regarding line cleaning or TVed.
- (c) Indicate the design flow and/or population capacity for the existing facility before and after any proposed improvements.
- (d) Indicate the average daily and peak time demands for the existing jurisdiction before and after any proposed expansion relating to this project.
- (e) Indicate if the treatment plant is currently meeting its discharge (permit) parameters and if it will meet the discharge (permit) parameters after any proposed expansion relating to this project.
- (f) Indicate if acquisition of real property (including easements and rights-of-way) is needed for this project.
- (g) Indicate if there are any special assessments, including service connection costs and fees, involved relating to this project.
- (h) What are the current drainage patterns and what is the current status of drainage for the general project area?
- (i) What additional drainage load will the proposed project create?
- (j) What percentage of the total area drainage volume will be created by proposed project? What is the current drainage percent?
- (k) Is the drainage in the project area controlled by natural terrain features (natural gullies, unimproved creek beds, natural slopes, etc.), or by constructed and designed drainage facilities (storm sewer, designed drainage channels, water crossings, bar ditches, culverts, etc.), or a combination of both? Please describe the natural terrain features and the constructed and designed drainage facilities in the area.

(3) Public Road Improvements

- (a) Indicate the date of the original construction or subsequent improvements.
- (b) Indicate the classification of the road (for example, arterial, collector).
- (c) Describe the surface materials, base materials and widths of the existing road and after the proposed improvements.
- (d) Indicate the current load limit for the road and the load limit after the proposed improvements.
- (e) Indicate the maintenance schedule (including who provides the maintenance) for the road.
- (f) Indicate if any acquisition of real property (including easements and rights-of-way) is needed for this project.
- (g) Indicate if there are any special assessments involved relating to this project.
- (h) If new construction is proposed, what are the development patterns in the area?
- (i) If an upgrade of surface quality is proposed, was poor drainage a contributing factor in the lack of serviceability of the street/road?

(4) Natural Gas Improvements

- (a) Indicate who provides the service.
- (b) If reconstruction or replacement of lines is involved, indicate when the existing line(s) were installed, the diameter(s) of the existing line(s), the material type of the existing lines, and the previous history regarding line cleaning or TVed.
- (c) Indicate the design flow and/or population capacity for the existing facility before and after any proposed improvements.
- (d) Indicate the average daily and peak time demands for the existing jurisdiction before and after any proposed expansion relating to this project.
- (e) Indicate if acquisition of real property (including easements and rights-of-way) is needed for this project.
- (f) Indicate if there are any special assessments, including service connection costs and fees, involved relating to this project.

(5) Electric Improvements

- (a) Indicate who provides the service.
- (b) If reconstruction or replacement of lines is involved, indicate when the existing line(s) were installed, the diameter(s) of the existing line(s), and the material type of the existing lines.
- (c) Indicate the design flow and/or population capacity for the existing facility before and after any proposed improvements.
- (d) Indicate the average daily and peak time demands for the existing jurisdiction before and after any proposed expansion relating to this project.
- (e) Indicate if acquisition of real property (including easements and rights-of-way) is needed for this project.
- (f) Indicate if there are any special assessments, including service connection costs and fees, involved relating to this project.

(6) Railroad Improvements

- (a) Indicate who provides the service.
- (b) Indicate the maintenance schedule (including who provides the maintenance) for the railroad spur.
- (c) Indicate if acquisition of real property (including easements and rights-of-way) is needed for this project.
- (d) Indicate if there are any special assessments involved relating to this project.

DISCLOSURE FORM – CORPORATION/PARTNERSHIP

The undersigned hereby authorizes and consents to the disclosure and release of any and all financial information pertaining to _____, which are held by any governmental agency, consumer credit reporting agency or financial institution to the Texas Department of Agriculture (TDA) or its representatives.

This authorization for release of financial information to TDA further constitutes my consent for purposes of release of federal agency records pursuant to the Privacy Act, 5 U.S.C. 552(b); release of consumer credit report information from credit reporting agencies pursuant to the Fair Credit Reporting Act, 15 U.S.C. 1681b; and release of financial records and information held by financial institutions pursuant to the Right to Financial Privacy Act, 12 U.S.C. 3402. My consent to release of financial institution records pertaining to _____ includes, but is not limited to release of information from the following financial institutions holding accounts and other financial information in the company's name:

Please List All Financial Institutions, Addresses, Phone Numbers,
Account Names, Type and Numbers

Financial Institution Address & Phone No.	Account Name	Account Type	Account Number

(Signature)

Date:

(Corporation/Partnership)

(Name of Authorized Individual)

(Title)

INDIVIDUAL CREDIT AUTHORIZATION & DISCLOSURE FORM

The undersigned hereby authorizes and consents to the disclosure and release of any and all financial information pertaining to me held by any governmental agency, consumer credit reporting agency or financial institution to the Texas Department of Agriculture (TDA) or its representatives.

This authorization for release of financial information to TDA further constitutes my/our consent for purposes of release of federal agency records pursuant to the Privacy Act, 5 U.S.C. 552(b); release of consumer credit report information from credit reporting agencies pursuant to the Fair Credit Reporting Act, 15 U.S.C. 1681b; and release of financial records and information held by financial institutions pursuant to the Right to Financial Privacy Act, 12 U.S.C. 3402. My/our consent to release of personal financial institution records includes, but is not limited to release of information from the following financial institutions holding accounts and other financial information in my name:

Please List All Financial Institutions, Addresses, Phone Numbers,
Account Names, Type and Numbers

Financial Institution Address & Phone No.	Account Name	Account Type	Account Number

Print Name: _____ Date: _____

(Signature)

Social Security # _____ Birth Date: _____

Spouse's Printed Name: _____ Date: _____

(Signature)

Social Security # _____ Birth Date: _____

PERSONAL FINANCIAL STATEMENT As of <u> </u> 20 <u> </u>			
Complete this form if 1) a sole proprietorship by the proprietor, 2) a partnership by each partner, 3) a corporation by each officer and each stockholder, or 4) any other person or entity providing funds or a guaranty.			
Name		Residence Phone	
Residence Address			
City, State, Zip			
Business Name of Applicant/Borrower			Business Phone
ASSETS	(Omit Cents)	LIABILITIES	(Omit Cents)
Cash on hand & in banks	\$	Accounts Payable	\$
Savings Accounts		Notes Payable (Describe in Sec 2)	
IRA		Installment Account (Auto)	
Accounts/Notes Receivable (Describe in Sec. 6)		Mo. Payments	\$
Life Insurance-Cash Surrender Value Only		Installment Account (Other)	
Stocks & Bonds (Describe in Sec. 3)		Mo. Payments	\$
Real Estate (Describe in Section 4)		Loans on Life Insurance	
Automobile-Present Value		Mortgages on Real Estate (Describe in Sec. 4)	
Other Personal Property (Describe in Sec. 5)		Unpaid Taxes (Describe in Sec. 7)	
Other Assets (Describe in Sec. 6)		Other Liabilities (Describe in Sec. 8)	
TOTAL ASSETS		TOTAL LIABILITIES	
		NET WORTH	
SECTION 1. SOURCE OF INCOME		CONTINGENT LIABILITIES	
Salary	\$	As Endorser or Co-Maker	\$
Net Investment Income		Legal Claims & Judgments	
Real Estate Income		Provision for Fed. Income Tax	
Other Income (Describe)		Other Special Debt	
TOTAL		TOTAL	
Description of Items Listed in Section 1			

*(Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income)

SECTION 2. NOTES PAYABLE TO BANKS AND OTHERS					
Name & Address of Note Holder	Original Balance	Current Balance	Payment Amount	Terms (Monthly, yr)	How Secured or Endorsed Type of Collateral

SECTION 3. STOCKS AND BONDS (Use separate sheet if necessary)				
No. of Shares	Names of Securities	Cost	Market Value (Quotation/Exchange)	Date of Value
SECTION 4. REAL ESTATE OWNED (List each parcel separately. Use Supplemental Sheets if necessary. Each sheet must be identified as a supplement to this statement and signed)				
	Property A	Property B	Property C	
Address & Type of Property				
Title is in name of				
Date Purchases				
Original Cost				
Present Value				
Mortgage Balance				
Amount of Payment				
Status of Mortgage				
SECTION 5. OTHER PERSONAL PROPERTY. (Describe, and if any is mortgaged, provide name and address of mortgage holder and amount of mortgage, terms of payment, and if delinquent, describe delinquency)				
SECTION 6. OTHER ASSETS, NOTES & ACCOUNTS RECEIVABLE (Describe)				
SECTION 7. UNPAID TAXES (Describe in detail, type, to who payable, when due, amount, & what, if any, property the tax lien attaches).				
SECTION 8. OTHER LIABILITIES (Describe in detail)				
SECTION 9. LIFE INSURANCE HELD (Give face amount of policies, name of company & beneficiaries)				
Lender is authorized to make all inquiries deemed necessary to verify the accuracy of the statements made herein and to determine my/our credit worthiness. (I) or (We) certify the above and the statements contained in the schedules therein are a true and accurate statement of (my) or (our) financial condition as of the date stated herein.				
Signature		Social Security Number	Date	
Signature		Social Security Number	Date	

SAMPLE LOCAL GOVERNMENT RESOLUTION

An original or certified original resolution by the local governing body authorizing the submission of an application for economic development funds from the Texas Capital Fund under the Texas Community Development Program must be included in the application. The resolution must contain a reference to the specific activity for which the jurisdiction is requesting funds and make a program income decision as described in Section 4. Applicants have the option of including any additional pertinent information.

RESOLUTION NO.

A RESOLUTION APPROVING AN APPLICATION FOR FUNDING THROUGH THE TEXAS DEPARTMENT OF AGRICULTURE, TEXAS CAPITAL FUND

BE IT RESOLVED by the City Council/Commissioners Court of the City/County of _____ as follows:

SECTION 1.

The City Council/Commissioners Court has reviewed and hereby approves an application for: **(list activities, location and dollar amount)**

Award for Max and Sons, Inc.; 321 N. Elm, Hutto, Texas; for Infrastructure -	\$200,000
Award for Max and Sons, Inc.; 321 N. Elm, Hutto, Texas; for Real Estate -	\$500,000
Administration Grant -	\$ 50,000

SECTION 2.

The City Council/Commissioners Court has reviewed and hereby agrees to comply with all assurances executed in connection with the application and, if funded the award.

SECTION 3.

The Mayor/County Judge is hereby authorized and directed to act on the City's/County's behalf in all matters pertaining to this application, and if approved the contract.

SECTION 4. (*Select one*)

The City Council/Commissioners Court has reviewed and hereby agrees to participate in program income recapture by returning program income to the State to be placed in a specially designated Revolving Loan Fund to be used for future economic development activities at the local level. By agreeing to this measure, the city/county understands that it will only be eligible for one Texas Capital Fund award per program year.

OR

The City Council/Commissioners Court has reviewed and hereby agrees not to participate in program income recapture and will return all program income to the State to be placed in a statewide Revolving Loan Fund to be used by the State to fund future economic development awards. By agreeing to this measure, the city/county understands that it will be eligible to receive as many Texas Capital Fund awards per program year as it has eligible projects.

[This determination must be made at the time the original award is made and cannot be changed with subsequent awards for this program year or retroactively in subsequent program years. This note should not be part of the resolution]

PASSED AND ADOPTED at a regular meeting of the City Council/Commissioners Court of the City/County of _____ held on _____ by the following vote:

AYES:____NAYS:____ABSENT:____

(Title of Authorized Signer and Applicant Name)

(Title of Attestor and Applicant Name)

SAMPLE 1

CITY OF _____, TEXAS

CITIZEN COMPLAINT PROCEDURES

for the

TEXAS COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

In order to comply with the Texas Department of Agriculture's Complaint System, the following citizen complaint procedures, adopted by the City of _____, _____ County, Texas, are intended to provide a timely written response to all complaints and grievances made against _____, _____ County, Texas, Community Development Program efforts:

1. A person who has a comment or complaint about the services funded or to be funded by a block grant administered by the City, may submit such comment or complaint in writing to the City Manager who is responsible for administering the block grant program.
2. The City Manager shall, within five work days of receiving the comments or complaints, conduct an investigation into same, determine an appropriate response to same and so advise the person who made said comments or complaints, in writing. If, for any reason this cannot be done, the City Manager will, within five working days of receiving the comment or complaint, advise the person making the comment or complement, in writing, why the response cannot be provided within five working days of receiving the comment or Complaint and when a response can be expected.
3. The City Manager shall notify the person who made said comments or complaints, in writing, of the final results of any investigation conducted. Unless unusual circumstances interfere, all investigative action and reports documenting the findings of same should be accomplished prior to the 15th working day after the comments or complaints were originally received. Should this final response be delayed, the person making the comments or complaints, must be so advised in writing, to include the problems being encountered and a new date for final resolution of the comment or complaint.
4. A copy of the above outlined comment and/or complaint procedures can be obtained at the city hall in the City of _____, _____ County, Texas, between the hours of 8:00 A.M. and [close of business] P.M., Monday through Friday (except holidays) .

Passed and approved by the City of _____, _____ County, Texas governing body on _____, 20__.

[seal of City]

MAYOR _____

ATTEST:

CITY MANAGER _____

SAMPLE 2

CITY OF MEDFORD CITIZEN PARTICIPATION PLAN

The City of _____, _____ County, Texas, shall comply with the following citizen participation plan requirements:

1. Provide for and encourage citizen participation, emphasizing participation by persons of low and moderate income residing in slum and blight areas and in areas in which TxCDBG funds are proposed to be used;
2. Provide citizens with reasonable and timely access to local meetings, information and records concerning the proposed and actual use of TxCDBG funds;
3. Provide for technical assistance to groups representative of persons of low and moderate income that request such assistance in developing TxCDBG proposals with the level and type of assistance to be determined by the City;
4. Provide for public hearings to obtain citizen views and to respond to questions and proposals at all stages of the community development program, including at least the development of needs, the review of proposed activities, and a review of program performance, which hearings shall be held after adequate notice, at times and locations convenient to potential or actual beneficiaries, and with accommodations for disabled persons;
5. Provide for a timely written response to written complaints and grievances, within 15 working days where practicable; and
6. Identify how the needs of non-English speaking residents will be met in the case of public hearings where a significant number of non-English speaking residents can be reasonably expected to participate.

PUBLIC HEARING PROVISIONS

For each public hearing scheduled and conducted by the City of _____, _____ County, Texas, the following public hearing provisions shall be observed:

Public notice of all hearings must be published at least three (3) calendar days prior to the scheduled hearing. The public notice must be published in a non-legal section of a local newspaper. Each public notice must include the date, time, location and topics to be considered at the public hearing. A published newspaper article can also be used to meet this requirement so long as it meets all content and timing requirements.

Each public hearing shall be held at a time (generally after 5:00 PM on weekdays or on Saturdays) and location convenient to potential or actual beneficiaries and will include accommodations for persons with special needs.

When a significant number of non-English speaking residents can be reasonably expected to participate in a public hearing, an interpreter will be present to accommodate the needs of the non-English speaking residents.

COMPLAINT PROCEDURES

The City of _____, _____ County, Texas, has in place written citizen complaint procedures that provide a timely written response to complaints and grievances. The complaint procedures comply with the requirements of the Texas Department of Agriculture's Complaint System. Citizens will be made aware of the location and hours at which times they may obtain a copy of these written procedures.

TECHNICAL ASSISTANCE

When requested, the City of _____, _____ County, Texas, will provide technical assistance to groups representative of persons of low and moderate income in developing proposals for the use of TxCDBG funds. The level and type of assistance shall be determined by the City based upon the specific needs of the community's residents.

The City will comply with the following citizen participation requirements for the preparation and Submission of an application to the Texas Community Block Grant Program:

1. At a minimum, the City will hold at least one public hearing prior to developing the application and post a notice in the local newspaper regarding the community's desire to submit an application.
2. The public notices will be published at least 7 days apart.
3. The public hearing will be held in the applicant's jurisdiction.
4. The City will retain documentation of the hearings notice(s), a listing of persons attending the hearings(s), minutes of the hearing(s), and any other records concerning the proposed use of funds for a period of one year or until the project, if funded, is closed out. Such records will be made available to the public in accordance with Texas Civil Statutes, Article 6252-17a.
5. The public hearing will include a discussion with citizens on the development of housing and community development needs, the amount of funding available. All eligible activities under the Texas Community Development Program, and the use of past TxCDBG contract funds, if applicable. Citizens, with particular emphasis on persons of low and moderate income who are residents of slum and blight areas, will be encouraged to submit their views and proposals regarding community development and housing needs. Citizens will be made aware of the location where they may submit their views and proposals should they be unable to attend the public hearing.
6. The second public notice will announce the applicant's intent to submit the proposed project, the amount of funds being requested, the estimated amount of funds proposed for activities that will benefit low/moderate income persons, and the plans of the locality to minimize displacement of persons and to assist persons actual displaced as a result of activities assisted with TxCDBG funds, if applicable. The notice will include the location and hours when the application is available for review.
7. While more than one application can be discussed at a single public hearing e.g., if the applicant is considering both a Community Development Fund and a Texas Capital Fund application - a hearing held for the previous program year's submittal of the same application (under either fund) is not acceptable for meeting the requirements for any subsequent competition.

The City will comply with the following citizen participation requirements in the event that it receives funding from the Texas Community Development Block Grant Program:

1. The City will hold a public hearing concerning any substantial change, as determined by the Texas Department of Agriculture – Texas Capital Fund Program, proposed to be made in the use of TxCDBG funds from one eligible activity to another.
2. Upon completion of the community development program activities, the City will hold a public hearing and review its program performance including the actual use of the TxCDBG funds.
3. The City will retain documentation of the hearing notice(s), a listing of persons attending the hearing(s), minutes of the hearing(s), and any other records concerning the actual use of funds for a period of three years after the project is closed out. Such records will be made available to the public in accordance with Chapter 552 of the Texas Government Code.

CITIZEN PARTICIPATION PLAN COMPLAINT SYSTEM

1. A citizen who has a comment or complaint about the quality of services provided by any subcontractor for the City related to a Texas Community Development Block Grant Program (TxCDBG) funded project or a comment or complaint related to any aspect of a TxCDBG project may submit such comment or complaint in writing to the Mayor.
2. The Mayor shall advise the complainant that his written comment or complaint will be presented to the City Council at the next regularly scheduled meeting of that body and the complainant shall be invited to attend the meeting to observe the action of the City Council.
3. The Mayor shall present the written comment or complaint to the City Council at its next regularly scheduled meeting and advise the Council that an investigation of the will be conducted. Further, he shall advise the Council that the findings of that investigation will be brought back to the Council at its next regularly scheduled meeting. The Mayor may, at his discretion, appoint a city staff person, a member of the City Council or a committee of the Council to investigate the complaint or he may conduct the investigation himself.
4. At the next regularly scheduled meeting of the City Council, the appointed person or committee or the Mayor shall present a report on the findings. The City Council shall then vote to adopt or reject the report and approve the action to be taken in response to the complaint. The complainant shall be informed of the meeting and be invited to observe the deliberations and decision of the Council.
5. The decision of the City Council shall be carded out and, if necessary, a report shall be given by the Mayor at the next regularly scheduled meeting of the Council confirming that the action required by the Council was completed. If a final report of the resolution of the comment or complaint is to be provided at the next Council meeting, the complainant shall be so informed.
6. The City shall report the comment and complaint received and the action taken in its quarterly report to the Texas Department of Agriculture and close-out documentation for the TxCDBG project.

Passed and approved by the City of _____, _____ County, Texas governing body on _____, 20__.

[seal of City]

MAYOR: _____

ATTEST:

CITY MANAGER: _____

COMMUNITY NEEDS ASSESSMENT QUESTIONNAIRE

Address the following needs for the applying jurisdiction.

1. Housing needs. Briefly describe the locality's most serious housing needs (i.e., deterioration, affordability, or overcrowding).
2. Economic Development needs. In this section, evidence of need may include the percentage and number of unemployed person, sales tax trends, plant closures, industrial vacancy rate trends, or structural and infrastructure deterioration in commercial/industrial areas, and public benefit. Public benefit includes job creation for Low and Moderate income persons and others, spin off development, local tax benefits, construction jobs and other special benefits. Please be sure to document the public benefit.
3. Public Facilities needs. In this section, evidence of need might include findings and actions taken by State agencies, surveys of street conditions, and public works department reports on public infrastructure deterioration.
4. Other Basic and Serious needs. If the applicant's serious basic needs cannot be categorized by any of the three major areas above, describe here.
5. Discuss the projected and/or existing financial benefits (i.e. tax revenues) to the applicant from the business.
6. Why is the applicant addressing this particular need?
 - a. What is the extent of the need? (For example, have there been any recent local closings of businesses or industries.)
 - b. How has this need been documented? (For example, by community survey, public hearing, existing plan/study, documentation by an outside party or other.)
7. How does the applicant propose to resolve the identified need?
 - a. Are any non-TxCDBG funded activities pending that would further address the need?
 - b. Are there any indirect benefits to the community as a result of this activity?
 - c. Is this activity part of any existing local plan, policy, or strategy?
8. To what extent does the project capitalize on underutilized capacity? [For example, is the business locating in an existing industrial park and/or building that has infrastructure improvements already available? Is a currently vacant structure going to be used for the business's operations? Is the land (on which the structure is going to be built) already on industrial-zoned land owned by the business or city government? Does this project involve "brownfields" redevelopment?]
9. To what extent does the proposed project diversify the local economic base?
 - a. What is the major economic base of the area?
 - b. List the number and types of existing industries/businesses.
 - c. Regarding the proposed project, will the business (named in this application) be independent of, in competition with, or in support of any existing businesses in the area?

PROGRAM INCOME REPORT

Complete all appropriate information for prior and current TCF contracts.

Is the applicant collecting/receiving program income? Yes ___ No ___

Contract Number	Contract Amount	Total Amt. Projected Program Income	Total Amt. PI Collected	Total Amt. PI Redistribution
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$

For all program income (PI) that has been collected and redistributed, please attach a brief listing of activities that were funded with same. Please be aware that contractors are required to utilize program income on hand prior to requesting additional funds. Does the applicant have a Revolving Loan Fund plan that was approved in writing by the former Texas Department of Rural Affairs? Yes _____ No _____

FAIR HOUSING ACTIVITIES

Any locality receiving TxCDBG funds must certify that it will affirmatively further fair housing. Using the form provided, please explain the activities presently undertaken to affirmatively further fair housing and which new activities will be undertaken, if an award is made from the Texas Capital Fund. Localities should be aware that, in the event of funding, these fair housing efforts will be monitored. Other activities may be eligible, and the applicant should contact Department to determine eligibility.

Indicate below which fair housing activities are presently undertaken and will be undertaken, if funded. Activities which qualify as affirmatively furthering fair housing include, but are not limited to the following:

Activity	Presently Undertaken	Will Be Undertaken
Passing a fair housing ordinance		
Developing a strategy to pass a fair housing ordinance		
Initiating a fair housing counseling service		
Assisting fair housing groups		
Establishing local complaint and monitoring processes		
Providing housing choices outside historically minority and/or low/moderate income neighborhoods		
Assisting housing projects that are racially mixed		
Enforcing fair housing guidelines that are equivalent to a fair housing ordinance		
Adopting and distributing fair housing policies		
Designating April as Fair Housing Month and performing activities in support of Fair Housing		

TxCDBG Applicant/Recipient Disclosure Report - Section 102 of the Department of Housing and Urban Development Reform Act of 1989 (42 U.S.C. 3531, P.L. 101-235 approved 12-15-89) and HUD implementing regulations at 24 CFR Part 12, contain disclosure requirements for TxCDBG applicants and recipients.

The TxCDBG DISCLOSURE REPORT must be completed by every TxCDBG applicant. The Form must be signed by the person authorized to execute documents in conjunction with the TxCDBG application or TxCDBG contract (e.g., Mayor, County Judge, City Manager). This report must be updated throughout the contract period. TxCDBG applicants and recipients must submit updates to reflect substantial changes to the information required on the disclosure report. The period during which updates are required begins when the application is submitted and ends when the applicant is denied funding, or when a TxCDBG recipient has discharged all of its obligations under the terms of the TxCDBG contract including the submission of all required reports. Updates must be submitted within 30 days of the change requiring the update.

Provisions at Subpart C of 24 CFR Part 12 require a TxCDBG applicant requesting assistance for a specific project or activity to make a number of disclosures. Each TxCDBG applicant must disclose the following information:

- Assistance from other government sources in connection with the TxCDBG project.
- The financial interests of persons in the TxCDBG project.
- The sources of funds to be made available for the project.
- The uses for which the funds are to be utilized.

INSTRUCTIONS FOR COMPLETING THE FORM

Privacy Act Statement. Except for Social Security Numbers (SSNs) and Employer Identification Numbers (EINs), the Texas Community Development Program (TxCDBG) is authorized to collect all information required by this form under Section 102(b) and (c) of the Department of Housing and Urban Development Reform Act of 1989, Pub. L. 101-235, approved December 15, 1989. Disclosure of SSNs and EINs is optional. TxCDBG will make available to the public all applicant disclosure reports for five years in the case of applications for competitive assistance, and for generally three years in the case of other applications. Update reports will be made available along with the disclosure reports, but in no case for a period less than three years. However, under state statute, social security numbers are protected and will not be disclosed subject to a public information request. All reports, both initial reports and update reports, will be made available in accordance with the Chapter 552 of the Texas Government Code. You must provide all the required information. Failure to provide any required information may delay the processing of your application and may result in sanctions and penalties, including imposition of the administrative and civil penalties specified under 24 CFR Section 12.34.

PART I APPLICANT/RECIPIENT INFORMATION

All TxCDBG applicants (Initial Report) and all recipients (required to submit an Update Report) must complete the information requested by PART I. Indicate whether the disclosure is an initial or an update report.

1. Enter the full name, address, city, state, zip code and telephone number (including area code) of the applicant/recipient. In the case of an initial report submitted with an application, the Application Identifier will be entered by TxCDBG staff. TxCDBG recipients (contractor localities) must enter the TxCDBG Contract Number for the contract under which the initial or update report is required.
2. Applicants provide a brief description of the proposed project/activity and the location by city and county. (Examples: The replacement of water lines in the City of XYZ located in ABC County. The provision of first time sewer service through the installation of collection lines in the unincorporated ABC Community located in XYZ County.) Recipients provide a brief description based on the project/activity included in the TxCDBG Contract under which the initial or update report is required.
3. Applicants enter the amount of TxCDBG assistance that is being requested. Recipients enter the TxCDBG Contract amount under which the initial or update report relates.

PART II OTHER GOVERNMENT ASSISTANCE PROVIDED/REQUESTED

This PART is to be completed by both TxCDBG applicants filing applicant disclosure reports and recipients filing update reports. Applicants must report any other government assistance involved in the project or activity for which TxCDBG assistance is sought. Recipients must report any other government assistance involved in the project or activity to the extent required under Items 1, 2 and 3 of the instructions for the Update Reports Section.

"Other government assistance" is defined to include any loan, grant, guarantee, insurance, payment, rebate, subsidy, credit, tax benefit or any other form of direct or indirect assistance from the Federal government, a State (other than the TxCDBG assistance requested in the application), or a unit of general local government, or any agency or instrumentality thereof, that is available, or is expected to be made available with respect to the project or activities for which TxCDBG assistance is sought. For purposes of this definition, other

government assistance is expected to be made available if, based on an assessment of all the circumstances involved, there are reasonable grounds to anticipate that the assistance will be forthcoming.

Both applicant and recipient disclosures must include all other government assistance involved with the TxCDBG assistance, as well as any other government assistance that was made available before the request, but that has continuing presence at the time of the assistance request.

If the applicant has No Other Government Assistance To Disclose, then place a mark in the box and proceed to PART III.

Space is provided to enter four (4) sources of other government assistance. If more space is needed, attach an additional page.

Enter the name of the government agency making the assistance available. If applicable, include at least one organizational level below the agency name. For example, U.S. Department of Commerce, Economic Development Administration.

Enter the address, city, state, and zip code of the government agency making the assistance available.

Enter the program name and any relevant identifying numbers, or other means of identification, for the other government assistance.

State the type of other government assistance (e.g., applicant contribution, loan, grant, loan insurance).

Enter the dollar amount of the other government assistance that is, or is expected to be, made available with respect to the project of activities for which TxCDBG assistance is sought (applicants) or has been provided (recipients).

PART III INTERESTED PARTIES

This PART is to be completed by both TxCDBG applicants filing applicant disclosure reports and recipients filing update reports.

- 1 Applicants must provide information on all developers, contractors, or consultants involved in the application for TxCDBG assistance or in the planning, development, or implementation of the project or activity; and
- 2 Any other person who has a financial interest in the project or activity for which TxCDBG assistance is sought that exceeds \$50,000 or 10 percent of the assistance (whichever is lower).

Recipients must make the additional disclosures referred to in Items 1, 2 or 4 of the Update Reports Section.

"A financial interest" means any financial involvement in the project or activity, including (but not limited to) situations in which an individual or entity has an equity interest in the project or activity, shares in any profit on resale or any distribution of surplus cash or other assets of the project or activity, or receives compensation for any goods or services provided in connection with the project or activity. Residency of an individual in housing for which assistance is being sought is no, by itself, considered a covered financial interest.

If the applicant has No Persons With A Reportable Financial Interest To Disclose, then place a mark in the box and proceed to PART IV.

Enter the full names and addresses of all persons referred to in paragraph (1) or (2) of this PART. If the person is an entity, the listing must include the full name of each officer, director, and principal stockholder of the entity.

Entry of the Social Security Number or Employee Identification Number, as appropriate, for each person listed is optional.

Enter the type of participation in the project or activity for each person listed: i.e., the person's specific role in the project (e.g., contractor, consultant, planner, investor).

Enter the financial interest in the project or activity for each person listed. The interest must be expressed both as a dollar amount and as a percentage of the amount of TxCDBG funds involved.

PART IV REPORT ON EXPECTED SOURCES AND USES OF FUNDS

This PART is to be completed by both TxCDBG applicants filing applicant disclosure reports and recipients filing update reports.

The applicant disclosure report must specify all expected sources of funds from the TxCDBG and from any other source that have been, or are to be, made available for the project or activity. Non-TxCDBG sources of funds typically include (but are not limited to) the applicant's local contribution, other government assistance referred to in PART II, equity and amounts from foundations and private contributions. The report must also specify all expected uses for which the funds are to be utilized. All sources and uses of funds must be listed, if, based on an assessment of all the circumstances involved, there are reasonable grounds to anticipate that the source or use will forthcoming.

If any of the source/use information required by this report has been provided elsewhere in the application, the applicant need not repeat the information, but need only refer to the form and location to incorporate into this report. Applicants may cite application documents which contain some of this information such as the Project Summary, Table 1, Table 2, Letters of Commitment, etc.

Recipients must submit an update report for any change in previously disclosed sources and uses of funds as provided in Item 5 of the Update Reports Section below. Each reportable source of funds must indicate:

1. The name and address, city, state, and zip code of the individual or entity making the assistance available. If applicable, include at least one organizational level below the agency name. For example, U.S. Department of Transportation, U.S. Coast Guard; Department of Safety, Highway Patrol.
2. The program name and any relevant identifying numbers, or other means of identification, for the assistance.
3. The type of assistance (e.g., applicant contribution, loan, grant, loan insurance).

Each reportable use of funds must clearly identify the purpose for which the funds will be utilized.

UPDATE REPORTS

During the period in which a TxCDBG application is pending, or in which the TxCDBG Contract activities are not completed, the applicant/recipient must make the following additional disclosures:

1. Any information that should have been disclosed in connection with the application, but was omitted.
2. Any information that would have been subject to disclosure in connection with the application, but that arose at a later time, including information concerning an interested party that now meets the applicable disclosure threshold referred to in PART II above.
3. For changes in previously disclosed other government assistance that exceeds the amount that was previously disclosed.
4. For changes in previously disclosed financial interests, any change in the amount of the financial interest of a person that exceeds the amount of the previously disclosed interests by \$50,000 or by 10 percent of such interests (whichever is lower).
5. For changes to previously disclosed sources of funds, any change in a source of funds that exceeds the lower of:
 - A. The amount previously disclosed for that source of funds by \$250,000 or by 10 percent of the amount previously disclosed for that source, whichever is lower; or
 - B. The amount previously disclosed for all sources of funds by \$250,000 or by 10 percent of the amount previously disclosed for all sources of funds, whichever is lower.For changes to previously disclosed uses of funds, any change in a use of funds that exceeds the lower of:
 - C. The amount previously disclosed for that use of funds by \$250,000 or by 10 percent of the amount previously disclosed for that use, whichever is lower; or
 - D. The amount previously disclosed for all uses of funds by \$250,000 or by 10 percent of the amount previously disclosed for all uses of funds, whichever is lower.

Update reports must be submitted within 30 days of the change requiring the update.

TxCDBG APPLICANT/RECIPIENT DISCLOSURE REPORT

PART I APPLICANT/RECIPIENT INFORMATION			Indicate whether this is an: initial report <input type="checkbox"/> or update report <input type="checkbox"/>
1. Applicant/Recipient Name, Address, and Phone Number (include area code)		TxCDBG Application Identifier OR TxCDBG Contract Number	
2. Project assisted/to be assisted (project/activity description and its location by city and county)		3. Amount Requested OR Received \$	
PART II OTHER GOVERNMENT ASSISTANCE PROVIDED/REQUESTED			
No Other Government Assistance to Disclose			
1. Department/State/Local Agency Name		Address (City, State and Zip Code)	
Program	Type of Assistance	Amount Requested/Provided \$	
2. Department/State/Local Agency Name		Address (City, State, and Zip Code)	
Program	Type of Assistance	Amount Requested/Provided \$	
3. Department/State/Local Agency Name		Address (City, State and Zip Code)	
Program	Type of Assistance	Amount Requested/Provided \$	
4. Department/State/Local Agency Name		Address (City, State and Zip Code)	
Program	Type of Assistance	Amount Requested/Provided \$	

PART III INTERESTED PARTIES		There Are No Persons With A Reportable Financial Interest to Disclose		
List All Persons With a Reportable Financial Interest In The Project Or Activity	Social Security Number or Employee ID Number	Type of Participation in Project/Activity	Financial Interest in Project/Activity (Dollars and %)	
PART IV REPORT ON EXPECTED SOURCES AND USES OF FUNDS				
Source of Funds				
Uses of Funds				
CERTIFICATION: I certify that the information given on this form is true and complete.				
Signature			Date	

APPENDIX A

BUSINESS PLAN TOPIC OUTLINE

The following topics must be addressed to assist the/each company in providing a complete business plan for the TCF application. Topics which should be discussed in the Business Plan include the following:

(Please provide detailed information and explanation for each topic)

- I. Description/Introduction of the Business and Business History
 - A. Name and location of Business and its affiliates/subsidiaries.
 - B. Legalities: Legal structure (proprietorship, partnership, corporation); Types of licenses or permits needed to operate.
 - C. Principal owner(s) [full name(s)] and ownership percentage(s).
 - D. Definition of business:
 1. Type of business – manufacturing, merchandising, service. Include the firm's standard industrial classification – (NAICS Code).
 2. Is it a new business, takeover, expansion?
 3. Is it seasonal?
 - E. History of business from inception to present. (Include mergers, acquisitions, major/special events, etc., and respective dates)
 - F. Major strengths of the business providing the basis for success.
 - G. Major weaknesses which may cause the business to fail. (Objectivity is encouraged regarding this topic)
- II. Description of Products/Services
 - A. Describe the product(s) and/or services(s) the company will (is/are) market(ing).
 - B. Summary of the product line. [Include brochures, photograph(s), catalogs, etc., of the product(s), if possible]
 - C. Emphasize the difference between products or services that are presently on the market and the products or service the company will (is) market(ing).
 - D. Benefits of the product/service to the customer.
 - E. The niche filled by the company's product/service.
- III. Description of Market
 - A. Industry Analysis
 1. What is your industry? How big is it? How much market share do you expect to hold? Who are the key players and how much market share do they hold? What life cycle state is this industry in?
 2. What is the environment for new entrants to the industry? If there are barriers to entry, what are they? Are there many suppliers for needed products/supplies? If not, do they have the power to dictate prices? Do buyers have the power to determine your prices and to what degree? Are there substitute products or similar services? Are there any natural rivalries within the industry? Are there any industry opportunities, niche markets, or vulnerabilities, and what is your competitive strategy in relation to them?
 3. Are there any environmental issues within your industry? Are there any special government or regulatory issues impacting the industry? Are imports or foreign competition an issue? Is technology an important issue within the industry and how so?

B. Customer Analysis

1. Who is your customer or target market? What are their characteristics? Why will they buy your product?
2. Is your target market declining, steady, or growing? How do you plan to hold and/or increase your market share/customer base?

C. Competition

1. Who are your direct local competitors? Who are your indirect local competitors? What are your company's strengths and weaknesses? What are your competitor's strengths and weaknesses? What opportunities and/or threats exist from your competitors?
2. Note: In competition analysis it is tempting to overstate your strengths and understate your weaknesses while doing the opposite to your competitors. This can be self-defeating since you base your actions on the issues addressed in the business plan.

D. Marketing

1. Sales and Pricing strategies and policies.
2. Product distribution strategies and policies.
3. Promotion/advertising strategies and policies.

E. Suppliers

IV. Description of Manufacturing/Operations and proposed TCF project

- A. Location and description of facilities (existing and proposed).
- B. Use of facilities (existing and proposed).
- C. Employment (include training, labor market, etc.).
- D. Specifics of the proposed TCF project.

V. Business References

VI. Management

- A. Organizational structure (organizational chart).
- B. Management team and owners resumes.
- C. Response to Ownership questions identified in TCF Application Checklist.

This Business Plan submitted to Department should include but is not limited to the above information. This outline was developed to assist businesses in submitting a complete and informational business plan. Failure to address these topics adequately may cause a deficiency.